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FAX COVER LETTER

December 13, 2004

TO: Mail Stop Amendment
COMPANY: U.S. Patent and Trademark Office
PHONE:
FAX: 703-872-9306

FROM: Christopher R. Hilberg
DIRECT DIAL: 612.607.7386
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RE: Serial No. 09/470,042
 Attorney Docket No. 60021-340001

COMMENTS: I certify that this correspondence is being transmitted by facsimile to Mail Stop Amendment at the U.S. Patent and Trademark Office via facsimile number 703-872-9306 on December 13, 2004.

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0002

Serial No 09/470,042
 In reply to Office Action mailed September 13, 2004
 Page 1 of 9

DEC 13 2004

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Cheah Wee Leong
 Ser. #: 09/470,042
 Filed: December 22, 1999
 For: AN ELECTRONIC MENU
 DOCUMENT CREATOR IN A
 VIRTUAL FINANCIAL
 ENVIRONMENT

Examiner: Elisca, Pierre E.

Art Unit: 3621

Atty. Docket #: 60021-340001
 (AND1P400)

CERTIFICATE OF TRANSMISSION

Mail Stop Amendment
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Ann Pommier
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AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is responsive to the final Office Action dated September 13, 2004.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.